

# State Senator Tupac A. Hunter

*Serving Detroit, Dearborn Heights & Inkster*

## Legislative Report



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MICHIGAN STATE SENATE  
TUPAC A. HUNTER  
STATE SENATOR • 5TH DISTRICT

*Dear Friends,*

*I continue to work vigorously on passing legislation that will help our economy rebound, encourage businesses to stay and expand in Michigan, and draw new businesses and jobs to our communities.*

*Inside this newsletter, you will find information on my legislation which encourages economic development, new programs in Wayne County that will train residents for jobs in the film industry, and information on other efforts being made in Lansing to help both employers and workers. You will also find information on Senate Joint Resolution V that I have introduced. This resolution would amend Michigan's constitution to keep unscrupulous politicians from holding an elected or appointed position.*

*As always, I encourage you to contact me with your thoughts and ideas for how we can make our communities, and our state, work better for all of us. Inside you will find dates and locations for my monthly "Talk Time with Tupac." Please join me in person if you can, or contact my Lansing office toll-free at 1-866-262-7305.*

*Very truly yours,*

*Tupac A. Hunter*

## Senator Hunter Receives Legislative Champion Award



Senator Hunter was honored at the State Capitol on April 27, 2010 by AIM - Autism Insurance in Michigan. The group presented him with the Legislative Champion Award for his sponsorship of bills requiring insurance coverage for autism treatments and therapies.

# President Obama Proposes Mortgage Help for Unemployed Workers

In late March, President Barack Obama announced a new proposal that would help unemployed individuals and workers who are facing foreclosure, and homeowners who owe more on their house than it is worth. The goal of the plan is to keep people in their homes by reducing their payments and, in some cases, writing down, or canceling, a portion of a person's mortgage.

For unemployed workers, the President's plan would require loan servicers to reduce monthly mortgage payments to 31 percent or less of a person's income. The plan also allows them to suspend a person's mortgage payment. This assistance would last up to six months, and then the homeowner would be evaluated for a loan modification.

The plan also offers write-down assistance for homeowners

who owe more than 115% of their home's current value. For these people who owe more than their house is worth, the program would encourage lenders to forgive the balance of what they owe above what the house is worth, and allow that to continue as long as the homeowner remains current with their payments for three years. For borrowers who are current on their mortgages but have seen their home value drop, the plan would let them refinance into Federal Housing Administration loans.

The plan doubles incentives to loan servicers who modify loans through the administration's Home Affordable Modification Program (HAMP). Loan servicers who complete a HAMP modification would now get \$2,000. Relocation assistance to people who cannot afford to stay in their homes would be doubled to \$3,000.

The cost of this plan would be paid with funds from the Troubled Asset Relief Program (TARP).

My colleagues and I are also fighting for more state help for communities hit hard by foreclosure. Recently we tried to amend Senate Bill 395 to require tax collectors to consider foreclosed homes in a neighborhood when determining property values and taxes. This amendment was defeated, but my colleagues and I will continue fighting for programs that will help financially stressed families and communities.

To find more information on how to avoid foreclosure and the HAMP program, visit the website for the Federal Housing Administration at [http://portal.hud.gov/portal/page/portal/HUD/i\\_want\\_to/avoid\\_foreclosure](http://portal.hud.gov/portal/page/portal/HUD/i_want_to/avoid_foreclosure).

## Training for Film Industry Jobs Available to Local Residents

Governor Jennifer Granholm, Detroit Mayor Dave Bing and Wayne County Executive Robert A. Ficano recently announced that, thanks to a federal grant, local residents can apply for training to work in Michigan's growing film industry. The \$438,000 U.S. Department of Labor community-based job-training grant will be administered by the Detroit Workforce Development Department (DWDD), a Michigan Works! Agency.

The DWDD film technician training program will provide employment opportunities in the film industry with a curriculum developed by the Wayne County Community

College District in collaboration with the International Alliance of Theatrical and Stage Employees (IATSE) and the Michigan Film Office. Students enrolled in the film technician training program will learn the specific skills needed to be a film production technician. The curriculum includes working in a classroom setting designed around the production environment, hands-on training with IATSE professionals, and working in several studio settings on actual productions. The film technician

training program is expected to graduate 45 to 60 students over the next two years. Local residents can apply online for the training at: **[www.detroitmi.gov/DepartmentsandAgencies/DetroitWorkforceDevelopmentDepartment/FilmTechnicianTrainingProgram/tabid/2965/Default.aspx](http://www.detroitmi.gov/DepartmentsandAgencies/DetroitWorkforceDevelopmentDepartment/FilmTechnicianTrainingProgram/tabid/2965/Default.aspx)**.



# Beware of Unregulated Debt Settlement Programs

Many citizens who are struggling to keep up with their bills turn to debt relief programs and counselors for help. There are many good debt relief programs available but, sadly, there are also some programs that can actually hurt rather than help consumers. Governor Granholm recently joined with Ken Ross, Commissioner of the state Office of Financial and Insurance Regulation (OFIR) and warned people seeking debt relief to beware of unregulated programs and instead look for a state-regulated financial



entity for debt counseling. Debt-settlement programs may charge exorbitant up-front fees, and then hold a client’s monthly payments in escrow accounts. The debt-settlement company then will attempt to negotiate payoffs with creditors, one creditor at time, and usually advise consumers to stop paying their creditors. But if creditors are avoided, then a person’s credit score will fall dramatically while debt interest, late fees and creditors’ harassing phone calls increase. A number of these unregulated companies are illegitimate businesses trying to scam consumers. In some cases, debt-settlement companies have disappeared after consumers paid them thousands of dollars in up-front fees.

There are many state-licensed debt-management companies that can help you get control of your finances and bills. These regulated companies are required to employ qualified debt counselors and offer detailed budgeting and debt and credit counseling assistance to Michigan consumers.

People can also find debt-relief assistance at their banks or credit unions. Any debt-management company doing business in Michigan must be licensed by OFIR. All companies are subject to bonding requirements, exams, criminal background checks, investigations and financial filings. These firms employ more than 700 qualified debt counselors who specialize in Michigan’s specific debt laws. People who enroll in these programs pay a limited monthly fee to the debt-management firm, and the company then pays the creditors on a monthly basis. The company will negotiate with the creditors to try to get a lower interest rate and waive over-the-limit and late fees. Most debt-management plans average three to five years to eliminate a person’s debt.

For a list of licensed debt-management firms, consumers can call OFIR toll-free at 1-877-999-6442 or visit their website for a list at [www.michigan.gov/documents/dleg/debt\\_243696\\_7.pdf](http://www.michigan.gov/documents/dleg/debt_243696_7.pdf).

# Reform Government – Elect Trustworthy Officials

Recently introduced Senate Joint Resolution V to keep unscrupulous politicians from holding an elected or appointed position.

SJR V would amend Michigan’s Constitution to disqualify a person convicted of certain felonies from election or appointment to office. A person would be ineligible if, within the past 20 years, this person was convicted of a felony involving dishonesty, deceit, fraud, or a breach of the public

trust, and the conviction was related to the person’s official capacity while holding any elected or appointed local, state, or federal office.

SJR V must first pass the Michigan Legislature and then be approved by Michigan voters in the upcoming November election. SJR V gives citizens a chance to cast their vote for a government that they can actually trust, and that is free of corruption, lies and deceit.

## “Talk Time with Tupac”

Join Senator Hunter for “Talk Time” from 10-11 am. Please call his office toll-free at 1-866-262-7305 to confirm your attendance and leave a message if you call after hours.

**Detroit:** Mary’s Grill  
20804 Plymouth Rd.  
1st Friday of the month

**Inkster:** McDonald’s  
27125 Cherry Hill Rd.  
2nd Friday of the month

**Dearborn Heights:** McDonald’s  
6412 North Telegraph Rd.  
3rd Friday of the month



## State Senator Tupac A Hunter

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# Northwest Detroit Farmers' Market Open for Business

Many people have talked about Detroit being a "food desert." Clearly, those folks haven't visited the Northwest Detroit Farmers' Market. This neighborhood open-air market operates Thursday afternoons from 4-8 pm beginning May 27, in the south parking lot of Bushnell Congregational Church, 15000 Southfield in Detroit. The market hosts 18-20 vendors every week, offering fresh, healthy food that is all locally grown or produced.

The fruits and vegetables are some of Michigan's finest and freshest. There are also delicious baked goods, hormone-free and antibiotic-free meats and eggs, hand-blended teas, fair trade coffee, spices, seafood and more.

The Northwest Detroit Farmers' Market accepts Bridge cards, debit and credit cards. For more information, call Pam Weinstein at **313-387-4732**, ext. 103 or [pweinstein@grdc.org](mailto:pweinstein@grdc.org).



# Senator Hunter Co-Sponsors Resolution to Secure Stimulus Funds for Local Residents



Recently, I co-sponsored Senate Resolution 115 that will ensure that local Michigan businesses and local Michigan workers will be the primary beneficiaries of the American Recovery and Reinvestment Act (ARRA), also known as stimulus funds, allotted to the state. The American Recovery and Reinvestment Act was designed to inject billions of dollars into Michigan's economy by putting people back to work and to avoid layoffs. A recent report, however, found that some of the

ARRA program's grants have been going to foreign-owned companies. Senate Resolution 115 would secure that the funds be sent to Michigan companies and workers. Our communities have benefited from the stimulus funds that have been directly used to fix our roads, assist our schools, and help our businesses retain and hire new workers. For more information on how the ARRA funds are being used, visit Michigan's Recovery and Reinvestment Plan website at [www.michigan.gov/recovery](http://www.michigan.gov/recovery).

My colleagues and I have also supported several other job-creating efforts in the Legislature including "Hire Michigan First," a package of bills that ensure Michigan workers are hired for jobs on state-funded projects. I am also the sponsor of Senate Bill 445 to extend unemployment benefits to part-time workers under certain circumstances, which would provide some relief to citizens who are struggling to find work. SB 445 is currently in the Senate Committee on Commerce and Tourism.